



Order Filed on March 11, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284
Marie-Ann Greenberg, Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840
Chapter 13 Standing Trustee**

IN RE:

ALFREDO F. CHAO
CHRIS ANNE CHAO

Case No.: 18-24434

Hearing Date: 03/07/2019

Judge: VINCENT F. PAPALIA

ORDER DENYING CONFIRMATION

The relief set forth on the following pages, numbered two (2) is hereby ORDERED.

DATED: March 11, 2019



**Honorable Vincent F. Papalia
United States Bankruptcy Judge**

Debtor(s): ALFREDO F. CHAO

CHRIS ANNE CHAO

Case No.: 18-24434VFP

Caption of Order: Order Denying Confirmation

THIS MATTER having been scheduled before the Court on 03/07/2019 for a Hearing on Confirmation, and good and sufficient cause having been shown, it is hereby:

ORDERED, that the Confirmation Hearing scheduled on 3/7/2019 of the plan filed on 12/18/2018, is denied; and it is further

ORDERED, that the Debtor must file a modified plan by 03/21/2019 or the case will be dismissed; and it is further

ORDERED, that if the Debtor fails to comply with the above the Standing Trustee shall submit an Order Dismissing the Case without further hearings.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Alfredo F. Chao
Chris Anne Chao
Debtors

Case No. 18-24434-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2019.
db/jdb +Alfredo F. Chao, Chris Anne Chao, 279 Highland Avenue, Wood Ridge, NJ 07075-1523

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-15, U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by cwohlab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Javier L. Merino on behalf of Debtor Alfredo F. Chao jmerino@dannlaw.com, notices@dannlaw.com;mdann@dannlaw.com;bfflick@dannlaw.com;edwardo@dannlaw.com;9497659420@filings.docketbird.com;Amy@DannLaw.com
Javier L. Merino on behalf of Joint Debtor Chris Anne Chao jmerino@dannlaw.com, notices@dannlaw.com;mdann@dannlaw.com;bfflick@dannlaw.com;edwardo@dannlaw.com;9497659420@filings.docketbird.com;Amy@DannLaw.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to cmecf@sternlaw.com
Joel R. Glucksman on behalf of Creditor City of Union City jglucksman@sh-law.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10